

Certificate Number: 15317-PAW-DE-033847305

Bankruptcy Case Number: 19-23522



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 18, 2019, at 8:57 o'clock AM PST, Ernest Ruffin completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 18, 2019 By: /s/Eric Reyes

Name: Eric Reyes

Title: Certified Counselor